

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Group Art Unit: 3695
)	
Ellen BARBARA et al.)	Examiner: Ojo OYEBISI
)	
Application No. 09/903,284)	Confirmation No.: 9290
)	
Filed: July 11, 2001)	
)	
For: METHOD AND SYSTEM FOR ON-)	
LINE PAYMENTS)	

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U.S. Patent & Trademark Office
Customer Service Window, Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

The following is intended to be fully responsive to the Non-Final Office Action mailed September 29, 2011. Please reconsider the application in view of the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks begin on page 24 of this paper.